

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Bernadette Danner
 Debtor

Case No. 18-10577-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db +Bernadette Danner, 2207 State Road, Croydon, PA 19021-6872
 14047445 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
 14047447 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
 14047449 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
 14047453 +Home Point Financial C, Nmhs#7706 9 Entin Rd St, Parsippany, NJ 07054-5000
 14047462 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Jun 09 2018 05:53:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jun 09 2018 02:10:03 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2018 02:09:04 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 09 2018 02:09:41 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14047442 EDI: BANKAMER.COM Jun 09 2018 05:53:00 Bank Of America, Po Box 982238, El Paso, TX 79998
 14047441 +EDI: BANKAMER.COM Jun 09 2018 05:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 14047444 EDI: CAPITALONE.COM Jun 09 2018 05:53:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
 14047443 +EDI: CAPITALONE.COM Jun 09 2018 05:53:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14047446 +EDI: SEARS.COM Jun 09 2018 05:53:00 Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
 14047448 +EDI: CITICORP.COM Jun 09 2018 05:53:00 Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
 14047450 +EDI: CITICORP.COM Jun 09 2018 05:53:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 14047452 +EDI: WFNNB.COM Jun 09 2018 05:53:00 Comenitycapital/bjsclb, Po Box 182120, Columbus, OH 43218-2120
 14047451 +EDI: WFNNB.COM Jun 09 2018 05:53:00 Comenitycapital/bjsclb, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 14047454 +EDI: CBSKOHLS.COM Jun 09 2018 05:53:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 14047455 +EDI: CBSKOHLS.COM Jun 09 2018 05:53:00 Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
 14048954 +EDI: PRA.COM Jun 09 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14047457 +EDI: RMSC.COM Jun 09 2018 05:53:00 Syncb/ccsycc, Po Box 965036, Orlando, FL 32896-5036
 14047456 +EDI: RMSC.COM Jun 09 2018 05:53:00 Syncb/ccsycc, Po Box 96060, Orlando, FL 32896-0001
 14047458 +EDI: RMSC.COM Jun 09 2018 05:53:00 Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14047459 +EDI: RMSC.COM Jun 09 2018 05:53:00 Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
 14047461 EDI: TDBANKNORTH.COM Jun 09 2018 05:53:00 TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
 14047460 EDI: TDBANKNORTH.COM Jun 09 2018 05:53:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Home Point Financial Corporation
bkgroup@kmllawgroup.com

PAUL H. YOUNG on behalf of Debtor Bernadette Danner support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Bernadette Danner**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4073**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-10577-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bernadette Danner

6/7/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.